



Loan Forgiveness and Loan Repayment Assistance Options

Note: This is not a comprehensive list of all available resources. Terms and conditions of the programs may change without notice; check the applicable website for the most recent information.

HRSA National Health Services Corps:

Competitive program for primary care medical, dental and mental health clinicians working at approved NHSC facilities in Health Professional Shortage Areas. Full-time clinicians working at high-need sites can receive \$60,000 for their initial 2-year commitment and may be eligible to apply for additional years of support to repay their student loans. Part-time opportunities also available.

<https://nhsc.hrsa.gov/loanrepayment/>

HRSA NURSE Corps Loan Repayment Program:

Registered nurses and advanced practice registered nurses, such as nurse practitioners, working in a Critical Shortage Facility can receive 60 percent of their total qualifying nursing education loan balance for 2 years of service through this program formerly known as the Nursing Education Loan Repayment Program. Full-time nurse faculty working at accredited, public or private, non-profit schools of nursing are also eligible. For an optional third year of service, participants may receive an additional 25 percent of their original total qualifying nursing education loan balance.

<https://bhw.hrsa.gov/loansscholarships/nursecorps/lrp>

HRSA Faculty Loan Repayment Program:

Competitive program for degree-trained health professionals from disadvantaged backgrounds serving on the faculty of an accredited health professions college or university. <https://bhw.hrsa.gov/loansscholarships/flrp>

HRSA Nurse Faculty Loan Program:*

The NFLP is a loan forgiveness program that prepares and trains qualified nurse educators to fill faculty vacancies and increases the number of trained nurses entering the workforce. We support schools of nursing that prepare students to serve as nurse faculty. *For application materials, contact Sumiko Martinez at sumiko.martinez@nurs.utah.edu.*

Indian Health Service Loan Repayment Program:

The LRP awards repayment of up to \$40,000 for qualified health profession education loans to clinicians who commit to practice in health facilities serving American Indian and Alaska Native communities for an initial two-year commitment. Opportunities are based on Indian health program facilities with the greatest staffing needs in specific health profession disciplines. <https://www.ihs.gov/loanrepayment/lrpbasics/>

NIH Loan Repayment Program

Nurse researchers (PhDs) may be eligible for up to \$35,000 in loan repayment assistance after completing the terminal degree and obtaining employment in a research-related position for at least 20 hours/week (50% FTE). Applicants must submit a grant-like proposal. Full eligibility and application information is available at <https://www.lrp.nih.gov/index>

Perkins Loan Cancellation:*

Nurses may be eligible to have up to 100% of their Federal Perkins Loans forgiven. If you have a Federal Perkins Loan, you must apply to the school that made the loan or to the loan servicer the school has designated. <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/>

Public Service Loan Forgiveness:

Borrowers employed in public service jobs may be eligible to have federal student loans forgiven after 10 years. Students must apply for the program upon first becoming employed in a public sector job, and then must apply for forgiveness after 120 qualifying payments have been made. <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

State Loan Repayment Assistance:

Some states may have loan repayment assistance available. A list with hyperlinks is available at <https://loans.usnews.com/what-nurses-need-to-know-about-student-loan-forgiveness>.

*This program is specific only to one type of loan. If you do not have this particular type of loan, you will not qualify for the program.